Case 06-11379 Doc 1 Filed 09/12/06 Entered 09/12/06 14:07:53 Desc Main (Official Form 1) (10/05) Document Page 1 of 29

FORM B1 United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Las White, Milton J.	st, First, Middle):		Name of Joint	Debtor (Spouse	e) (Last, First,	, Middle):	
All Other Names used by the Debtor in (include married, maiden, and trade names):	the last 8 years		All Other Nam (include married,			in the last 8 years	
Last four digits of Soc. Sec. No./Compleone, state all): 9303	ete EIN or other Tax I.I	D. No. (if more than	Last four digits one, state all):	of Soc. Sec. N	Io./Complete	EIN or other Tax I.E	O. No. (if more than
Street Address of Debtor (No. & Street, Second Floor 908 North Karlov Avenue,	City, State & Zip Code		Street Address	of Joint Debto	r (No. & Stree	et, City, State & Zip	·
Chicago, IL		ZIPCODE 60651-3630					ZIPCODE
County of Residence or of the Principal Cook	Place of Business:		County of Resi	dence or of the	Principal Pla	ce of Business:	
Mailing Address of Debtor (if different	from street address)		Mailing Addre	ss of Joint Deb	tor (if differer	nt from street addres	s):
		ZIPCODE	-				ZIPCODE
Location of Principal Assets of Business	s Debtor (if different fro	om street address ab	ove):				
							ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)	Nature of (Check all appli					Code Under Which (Check one box)	1
✓ Individual (includes Joint Debtors) ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and	Health Care Busin Single Asset Real in 11 U.S.C. § 10 Railroad Stockbroker	Estate as defined	Chapter 7 Chapter 9	Chapte Chapte	r 12 💢 🖂	Chapter 15 Petition is of a Foreign Main Pr Chapter 15 Petition is of a Foreign Nonmai	oceeding for Recognition
provide the information requested below.)	Commodity Broke	er		Natur	re of Debts (C	Check one box)	
State type of entity:	Nonprofit Organiz		Consumer/N	Non-Business	Busine	ss	
Filing Fee (0 Full Filing Fee attached Filing Fee to be paid in installments (attach signed application for the cour			1=	: small business		Debtors: ned in 11 U.S.C. § 1 defined in 11 U.S.C.	, ,
is unable to pay fee except in installm 3A. Filing Fee waiver requested (Applica attach signed application for the cour	ble to chapter 7 individu	uals only). Must		gregate noncon less than \$2 m		ated debts owed to n	on-insiders or
Statistical/Administrative Information					THIS	S SPACE IS FOR COURT	USE ONLY
Debtor estimates that funds will be a Debtor estimates that, after any exen no funds available for distribution to	npt property is excluded			ere will be			
Estimated Number of Creditors 1- 50- 100- 200-	1,000- 5,001-	10,001- 25,00	01- 50,001-	Over			
49 99 199 999 11	5,000 10,000	25,000 50,00	00 100,000	100,000			
Estimated Assets \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$1 million \$10 r	0,001 to \$10,000,001 nillion \$50 million		More than \$100 million			
Estimated Debts \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 to \$1,000	0,001 to \$10,000,001 million \$50 million		More than \$100 million			

Case 06-11379 Doc 1 Filed 09/12/06 (Official Form 1) (10/05) Document	Entered 09/12/06 14:07:53 Desc Main Page 3 of 29 FORM B1, Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	White, Milton J.
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition. A certified copy of the order granting recognition is attached. (Check one box only) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Milton J. White Signature of Debtor Milton J. White	X
X Militon J. White	Signature of Foreign Representative
Signature of Joint Debtor	X
	Printed Name of Foreign Representative
Telephone Number (If not represented by attorney)	Date
September 12, 2006 Date	Date
Signature of Attorney	Signature of Non-Attorney Petition Preparer
Signature of Attorney X /s/ Timothy K. Liou Signature of Attorney for Debtor(s) Timothy K. Liou 06229724 Printed Name of Attorney for Debtor(s) Law Office Of Timothy K. Liou Firm Name Suite 361, 575 West Madison Street Address Chicago H. 60661 3644	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
X /s/ Timothy K. Liou Signature of Attorney for Debtor(s) Timothy K. Liou 06229724 Printed Name of Attorney for Debtor(s) Law Office Of Timothy K. Liou Firm Name Suite 361, 575 West Madison Street	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that
X /s/ Timothy K. Liou Signature of Attorney for Debtor(s) Timothy K. Liou 06229724 Printed Name of Attorney for Debtor(s) Law Office Of Timothy K. Liou Firm Name Suite 361, 575 West Madison Street Address	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
X /s/ Timothy K. Liou Signature of Attorney for Debtor(s) Timothy K. Liou 06229724 Printed Name of Attorney for Debtor(s) Law Office Of Timothy K. Liou Firm Name Suite 361, 575 West Madison Street Address Chicago, IL 60661-2614 (312) 474-7000 Telephone Number September 12, 2006 Date	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the
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X /s/ Timothy K. Liou Signature of Attorney for Debtor(s) Timothy K. Liou 06229724 Printed Name of Attorney for Debtor(s) Law Office Of Timothy K. Liou Firm Name Suite 361, 575 West Madison Street Address Chicago, IL 60661-2614 (312) 474-7000 Telephone Number September 12, 2006 Date Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
X /s/Timothy K. Liou Signature of Attorney for Debtor(s) Timothy K. Liou 06229724 Printed Name of Attorney for Debtor(s) Law Office Of Timothy K. Liou Firm Name Suite 361, 575 West Madison Street Address Chicago, IL 60661-2614 (312) 474-7000 Telephone Number September 12, 2006 Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date
X /s/Timothy K. Liou Signature of Attorney for Debtor(s) Timothy K. Liou 06229724 Printed Name of Attorney for Debtor(s) Law Office Of Timothy K. Liou Firm Name Suite 361, 575 West Madison Street Address Chicago, IL 60661-2614 (312) 474-7000 Telephone Number September 12, 2006 Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11,	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

Printed Name of Authorized Individual

Title of Authorized Individual

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_ Case No. ___

IN RE White, Milton J.

Debtor(s)

VOLUNTARY PETITION Continuation Sheet - Page 1 of 1

Prior Bankruptcy Case Filed Within Last 8 Years:

Location Where Filed: N. D. IL., Eastern Div. Case Number: 97 B 03442 (Ch 7)

Date Filed: 05/16/97 (Ginsberg)

Location Where Filed: N. D. IL., Eastern Div.

Case Number: 02 B 50059 (Ch 13) Date Filed: 12/19/02 (Hollis)

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Filed 09/12/06 Entered 09/12/06 14:07:53 Desc Main Document Page 5 of 29 United States Bankruptcy Court Northern District of Illinois

IN	RE:		Case No	
WI	ite, Milton J.		Chapter 13	
		Debtor(s)		
	DISCLOSURE	OF COMPENSATION OF	TATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Fone year before the filing of the petition in bankrupt of or in connection with the bankruptcy case is as	uptcy, or agreed to be paid to me, for ser	rney for the above-named debtor(s) and that compen rvices rendered or to be rendered on behalf of the de	sation paid to me within btor(s) in contemplation
	For legal services, I have agreed to accept			3,000.00
	Prior to the filing of this statement I have received	i		500.00
	Balance Due			2,500.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):		
3.	The source of compensation to be paid to me is:	Debtor Other (specify):		
4.	I have not agreed to share the above-disclose	ed compensation with any other person u	nless they are members and associates of my law fir	m.
	I have agreed to share the above-disclosed cotogether with a list of the names of the people		ho are not members or associates of my law firm. And.	A copy of the agreement,
5.	In return for the above-disclosed fee, I have agree	ed to render legal service for all aspects of	f the bankruptcy case, including:	
	 a. Analysis of the debtor's financial situation, a b. Preparation and filing of any petition, scheduc. Representation of the debtor at the meeting of d. Representation of the debtor in adversary process. [Other provisions as needed] Services as provided in attached Attached Attached 	ules, statement of affairs and plan which of creditors and confirmation hearing, an exceedings and other contested bankrupters.	d any adjourned hearings thereof;	
6.	By agreement with the debtor(s), the above disclored Representation pursuant to Sec. 523			
		CERTIFICATION		
	certify that the foregoing is a complete statement of occeding.		ment to me for representation of the debtor(s) in this	bankruptcy
1				I
-	September 12, 2006 Date	/s/ Timothy K. Liou	Signature of Attorney	

Name of Law Firm

Case 06-11379 Doc 1 Filed 09/12/06 Entered 09/12/06 14:07:53 Desc Main Document Page 6 of 29 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

Case 06-11379 Doc 1 Filed 09/12/06 Entered 09/12/06 14:07:53 Desc Main Document Page 7 of 29

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Social Security number (If the bankruptcy

petition preparer is not an individual, state

Date

X	principal, res	ecurity number of the officer, sponsible person, or partner of cy petition preparer.) 7 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	ponsible person, or	
Certificate I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor notice.	
White, Milton J.	X /s/ Milton J. White	9/12/2006
Printed Name(s) of Debtor(s)	Signature of Debtor	Date

Signature of Joint Debtor (if any)

Printed Name and title, if any, of Bankruptcy Petition Preparer

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Address:

Case No. (if known)

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White, Milton J. Second Floor 908 North Karlov Avenue, Chicago, IL 60651-3630 Document Cross Country Bank 800 Delaware Ave Wilmington, DE 19801

Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614 Household Bank Bank Card Services P.O. Box 17051 Baltimore, MD 21297-1051

Ballys 12440 E Imperial Suite 3 Norwalk, CA 90650 Hsbc Auto 6602 Convoy Ct San Diego, CA 92111

Cetergy Check Services For Gateway Chev C/O Salvatore Spinelli, Esq. 535 Broad Hollow Road, Suite A2-A Melville, NY 11747

Sara Lee Corporation 531 Northridge Park Drive Rural Hall, NC 27045-9575

City Of Chicago Dept Of Rev Bureau Of Parking Bankrptcy 333 South State St Rm LL 30 Chicago, IL 60604

Cns Port Svc 16355 Laguna Canyo Irvine, CA 92618

Collection 700 Longwater Driv Norwell, MA 02061

Collection Co America 700 Longwater Dr Norwell, MA 02061

Consumer Portfolio Services, Inc. C/O Kenneth D. Drost, P.C. 111 Lios Drive Barrington, IL 60010

Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240

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Document Page 9 of 29 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
White, Milton J.		Chapter 13
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

			Α	MOUNTS SCHEDULE	D
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 3,350.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$ 7,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 14,550.39	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,075.05
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 970.00
	TOTAL	14	\$ 3,350.00	\$ 21,550.39	

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Northern District of Illinois

IN RE:		Case No.
White, Milton J.		Chapter 13
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	7,000.00
Claims for Death or Personal Injury While Debtor was Intoxicated (from Schedule E)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	7,000.00

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Debtor(s)

SCHEDULE A - REAL PROPERTY

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	ТОТА	AT.	0.00	

(Report also on Summary of Schedules)

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Desc Main

Case No.

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account held by Sara Lee Credit Union Checking and Saving accounts held by Washington Mutual		50.00 200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
ı					

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

__ Case No. _____

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Lincoln Continental w/150k miles		2,400.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			ТОТ	'A T	3,350.00
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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$125,000.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			LALWI HONS
Checking account held by Sara Lee Credit Union	735 ILCS 5/12-1001(b)	50.00	50.00
Checking and Saving accounts held by Washington Mutual	735 ILCS 5/12-1001(b)	200.00	200.00
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
1997 Lincoln Continental w/150k miles	735 ILCS 5/12-1001(c)	2,400.00	2,400.00

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IN RE White, Milton J.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E	H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF	C O N T I	U N L I Q U	D I S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
	B T O R	C	PROPERTY SUBJECT TO LIEN	N G E N T	I D A T E D	U T E D	UNSECURED PORTION, IF ANY
Account No.							
			Value \$				
Account No.	-						
			Value \$				
Account No.							
			Value \$	1			
Account No.			value \$\psi\$				
			Value \$				
Subtotal continuation sheets attached (Total of this page)							
_							
			(Use only on last page of the completed Schedule I				Summary of Schedules
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IN RE White, Milton J.

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total"

on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are o
responsible relative of such a child or

owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or ch a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

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Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

▼ Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

- * Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
- 1 continuation sheets attached

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

___ Case No. ___

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	H W	DATE CLAIM WAS INCURRED	C O N T I	U N L I Q U	D I S P	TOTAL AMOUNT OF CLAIM
	B T O R	C	AND CONSIDERATION FOR CLAIM	N G E N T	I D A T E D	U T E D	AMOUNT ENTITLED TO PRIORITY
Account No. W30055073002-IL			parking citations				
City Of Chicago Dept Of Rev Bureau Of Parking Bankrptcy 333 South State St Rm LL 30 Chicago, IL 60604							7,000.00
							7,000.00
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal							
Sheet no of sheets attached to Schedule of Creditors (Total of this page)							7,000.00
Holding Priority Claims (Use only on last page of the completed Schedule E) TOTAL							7.000.00

(Report total also on Summary of Schedules)

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IN RE White, Milton J.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors hol	ding	g un	secured nonpriority claims to report on this Scheo	dule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 2602125225004			Installment account opened 10/04				
Ballys 12440 E Imperial Suite 3 Norwalk, CA 90650							530.00
Account No. 361-54-9303			NSF check				330.00
Cetergy Check Services For Gateway Chev C/O Salvatore Spinelli, Esq. 535 Broad Hollow Road, Suite A2-A Melville, NY 11747							525.00
Account No. 40007004211			Installment account opened 8/98				5_5355
Cns Port Svc 16355 Laguna Canyo Irvine, CA 92618			·				4 200 22
Account No. 4790022			Open account opened 7/02				4,388.22
Collection 700 Longwater Driv Norwell, MA 02061							190.00
Account No.			Assignee or other notification for:				190.00
Ameritech Facc Illinois			Collection				
2 continuation sheets attached	•		(Total o			otal age)	5,633.22
			(Use only on last page of the completed Schedule	F) 1	тот	AL	

(Report total also on Summary of Schedules)

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IN RE White, Milton J.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 491579			Open account opened 3/06				
Collection Co America 700 Longwater Dr Norwell, MA 02061			·				594.00
			Acciones or other notification for:				594.00
Account No.	-		Assignee or other notification for: Collection Co America				
Sprint Pcs			Concession de America				
Account No. 361-54-9303			judgment				
Consumer Portfolio Services, Inc. C/O Kenneth D. Drost, P.C. 111 Lios Drive Barrington, IL 60010							4,388.22
Account No.			Assignee or other notification for:				
Sara Lee Corporation 531 Northridge Park Drive Rural Hall, NC 27045-9575			Consumer Portfolio Services, Inc.				
Account No. 1199102774			Installment account opened 12/04				
Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240			·				
							139.00
Account No. Time Warner	_		Assignee or other notification for: Credit Protect Assoc				
Account No. 422709725637			Revolving account opened 2/99				
Cross Country Bank 800 Delaware Ave Wilmington, DE 19801							
							1,175.00
Sheet no1 of2 sheets attached to S	chec	lule	of (Total o		ubt is pa		6,296.22
Creditors Holding Unsecured Nonpriority Claims			(Complete only on last sheet of Schedule	F) 1	TO	AL	

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IN RE White, Milton J.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 361-54-9303			charge				
Household Bank Bank Card Services P.O. Box 17051 Baltimore, MD 21297-1051							382.95
Account No. 5000000940200			Installment account opened 11/01				
Hsbc Auto 6602 Convoy Ct San Diego, CA 92111			·				
							2,238.00
Account No.	-						
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no 2 of 2 sheets attached to S	chec	ماررا	of (Total o	S of the	ubt	otal	2,620.95
Creditors Holding Unsecured Nonpriority Claims	CIIC	ıuıe	OI (TOTAL C	,1 UII	s pa	ige)	2,020.93
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.
	STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

SCHEDULE H - CODEBTORS

Case No.

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR		

Document

Case No.

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Divorced		RELATIONSHIP				AGE	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Security Office	cer					
Name of Employer	Action K-9 Se	ecurity, Inc.					
How long employed	Two Months						
Address of Employer	Box 5127 Chicago, IL 60680-5127						
INCOME: (Estima	ate of average m	nonthly income)			DEBTOR		SPOUS
1. Current monthly	gross wages, sa	alary, and commissions (pro rate if not paid mo	onthly)	\$	1,352.00	\$	
2. Estimated month	ly overtime			\$		\$	
3. SUBTOTAL				\$	1,352.00	\$	
4. LESS PAYROL	L DEDUCTION	NS					
a. Payroll taxes a	nd Social Secur	ity		\$	190.28	\$	
b. Insurance				\$		\$	
c. Union dues	Uniformo			\$	96.67	\$	
d. Other (specify)	Officials			\$ 	86.67	\$ 	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$ <u></u>	276.95	\$	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,075.05	\$	
7. Regular income	from operation	of business or profession or farm (attach detai	led statement)	\$		\$	
8. Income from rea		r	,	\$		\$	
Interest and divide				\$		\$	
		ort payments payable to the debtor for the deb	tor's use or	Φ		Φ.	
that of dependents 11. Social Security		amont aggistance		\$		\$	
		illent assistance		\$		\$	
(Specify)				\$ ——		\$ ——	
12. Pension or retir	ement income			\$		\$	
13. Other monthly	ncome						
(Specify)				\$		\$	
				\$		\$	
				\$		y —	
14. SUBTOTAL C	F INCOME R	REPORTED ON LINES 7 THROUGH 13		<u> </u>		\$	
15. TOTAL MONTHLY INCOME (Add amounts shown on Lines 6 through 14.)			4.)	*	1,075.05	\$	
		the second second of the secon	• /		,		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

__ Case No. _____

SCHEDULE 3 - CURRENT EXTENDITURES OF INDIVIDUAL DEBTOR	K (3)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-rannually to show monthly rate.	weekly, quarterly, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate schedule of
 Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No 	\$550.00
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$40.00
b. Water and sewer	\$ \$ 50.00
c. Telephone	\$ <u>50.00</u>
d. Other	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 150.00
5. Clothing	\$ 15.00
6. Laundry and dry cleaning	\$ 5.00
7. Medical and dental expenses	\$5.00
8. Transportation (not including car payments)	\$75.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	¢
b. Life	\$
c. Health	\$
d. Auto	\$ 80.00
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
10 T + 11 + 1 + 11 + 10 + 110 + 1 + 11 + 1	\$
13. Installment payments (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto	Φ.
b. Other	\$
c. Other	\$
14. Alimony, maintenance, and support paid to others	*
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
	\$
	\$
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$970.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing this document: None	of
20. STATEMENT OF MONTHLY NET INCOME	
a. Total monthly income from Line 16 of Schedule I	\$1,075.05
b. Total monthly expenses from Line 18 above	\$ 970.00
c. Monthly net income (a. minus b.)	\$ 105.05

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_ Case No. __

IN RE White, Milton J.

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury they are true and correct to the be		foregoing summary and schedules, consisting of
they are true and correct to the be	st of my knowledge	, information, and benef.
Date: September 12, 2006		s/ Milton J. White
	N	Ailton J. White Debtor
Date:	Signature: _	(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
DECLARATION AND S	IGNATURE OF NON	-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or guid	debtor with a copy of elines have been prom given the debtor notice	aptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), sulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by the of the maximum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, or	of Bankruptcy Petition Pro	eparer Social Security No. (Required by 11 U.S.C. § 110.)
	s not an individual, si	tate the name, title (if any), address, and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of is not an individual:	of all other individuals	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer
If more than one person prepared thi	s document, attach ado	litional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's fail imprisonment or both. 11 U.S.C. § I		provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or
DECLARATION UN	DER PENALTY O	F PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the		(the president or other officer or an authorized agent of the corporation or a
member or an authorized agent o (corporation or partnership) name schedules, consisting of (Total shown on su	f the partnership) of ed as debtor in this of sheets, and mmary page plus 1)	(the president or other officer or an authorized agent of the corporation or a the case, declare under penalty of perjury that I have read the foregoing summary and that they are true and correct to the best of my knowledge, information, and belief.
Date:	Signature: _	
	_	
		(Print or type name of individual signing on behalf of debtor)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Northern District of Illinois

IN RE:		Case No.
White, Milton J.		Chapter 13
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2006: approx. \$.00; 2005: approx. \$.00; and 2004: approx. \$.00.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts. List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 12, 2006	Signature /s/ Milton J. White	
	of Debtor	Milton J. White
Date:	Signature of Joint Debtor	
	(if any)	
	(II any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.